

## ABSTRACT

The invention is related to a kind of security trade system of fund flow authentication, which is to make the trade flow of the customer(the payer) and the shop(the payee) to be a “two-step shopping mode to promote the security and versatility of fund flow trade; it includes one separate fund flow authentication center to be convenient for the customer and the shop to apply the establishment of authentication and management service; said fund flow authentication center also needs to constitute an information connected authentication system respectively with the credit extension bank of said customer and the credit card association center to provide the data link required by the process of fund flow trade; said customer and said shop also need to have a transmission device respectively to receive and send the trade data by the online of said fund flow authentication center with Internet etc.; for the starting of the consumption, said shop firstly transmits the amount of money of credit extension of said customer through Internet to the fund flow authentication center for confirmation, and an authorization password of fund flow authentication generated by the computer processing in the fund flow authentication center will be displayed on the transmission device of said customer, then said customer transmits the authorization password of fund flow authentication to said shop for confirmation, and the credit extension bank allocate the fund according to the agreement to make the security trade of fund flow completed.